Certificate Number: 03088-PAE-DE-032714306

Bankruptcy Case Number: 19-11684



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>April 23, 2019</u>, at <u>8:32</u> o'clock <u>PM CDT</u>, <u>Stephen P Schmidt</u> completed a course on personal financial management given <u>by internet and telephone</u> by <u>Debt Education and Certification Foundation</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>Eastern District of Pennsylvania</u>.

Date: April 23, 2019 By: /s/Doug Tonne

Name: Doug Tonne

Title: Counselor